CITIES AND TOWNS BULLETIN

AND UNIFORM COMPLIANCE GUIDELINES
ISSUED BY STATE BOARD OF ACCOUNTS

March 1997

APRIL AND JUNE TRAINING SCHOOLS

The Indiana League of Municipal Clerks and Treasurers' (ILMCT) Annual Conference will be held April 22 through April 25, 1997, at the South Bend Marriott Hotel. The State Board of Accounts and State Board of Tax Commissioners will again be conducting a one-day accounting and budgeting school on Thursday, April 24, which will be a State-called meeting day.

The State Board of Accounts Annual School for City Clerks, City Controllers, and City and Town Clerk-Treasurers will be held June 18 and 19, 1997, at the Marriott East Hotel, Indianapolis, Indiana.

Please mark these dates on your calendar. Explanatory letters along with tentative agendas will be mailed prior to these two meetings.

SOCIAL SECURITY TAXES

The following is an excerpt from Publication 15 of the Internal Revenue Service concerning withholding of certain taxes from governmental employees:

Special Classes of Employment and Special Types of Payments	Treatment Under Employment Taxes		
	Income Tax Withholding	Social Security and Medicare	Federal Unemployment
State governments and political subdivisions, employees of: 1. Fees of public official	Exempt	Taxable if certain transportation services or if covered by a section 218 (Social Security Act) agreement	Exempt
2. Salaries and wages	Withhold	Taxable (1) for services performed by employees who are not members of retirement systems of employers and (2) (for Medicare tax only) for employees not otherwise covered by a section 218 agreement and hired after 3/31/86	Exempt

Please disregard the June 1991, Page 2 article in the "Cities and Towns Bulletin" entitled "Social Security Changes."

Also, we have learned from the IRS that the 1997 maximum amount of earnings that is subject to Social Security contributions will be $65,400 instead of $85,400 as stated in the December, 1996 issue of the "Cities and Towns Bulletin."

There is no maximum base for the Medicare portion of the tax.

FEDERAL REVENUE SHARING TRUST FUND

Cities and towns with balances remaining in a federal revenue sharing trust fund should appropriate and spend such money as soon as possible. Money remaining in the fund may be used for the same purposes as general fund monies may be used.

NEW UNIFORM SYSTEM OF ACCOUNTS FOR WATER AND SEWAGE UTILITIES

In November, 1996, the National Association of Regulatory Utility Commissioners issued new accounting manuals for all water and wastewater (sewage) utilities. The systems of accounts prescribed by this Association have been adopted by the Indiana Utility Regulatory Commission and the State Board of Accounts. (Please note that previously the State Board of Accounts had adopted a different system of accounts for wastewater (sewage) utilities which was prescribed by the Water Pollution Control Federation).

Several other changes were made by the National Association of Regulatory Utility Commissioners in November, 1996. Most notable was an increase in the Class revenue levels used to classify water and wastewater (sewage) utilities. The new levels are:

Class A -- $1,000,000 or More.
Class B -- $ 200,000 or More But Less Than $1,000,000.
Class C -- Less Than $ 200,000.

Determining the proper classification of a city or town's utilities is outlined in the article that follows on page 3.

Effective January 1, 1998, all wastewater (sewage) utilities will be classified as either A, B, or C in accordance with the Association's guidelines.

The systems of accounts prescribed by the National Association of Utility Regulatory Commissioners will be reflected in changes that will be made to several utility forms prescribed by this department.

The following forms will be revised due to the aforementioned changes in the systems of accounts:

Utility Form No.	Title
301S (Rev. 1995)	Municipal Sewage Utility Accounts Payable Voucher
302 (Rev. 1986)	Water Utility Voucher Register (short form)-Class A and B
303 (Rev. 1986)	Water Utility Voucher Register (long form)-Class A and B
304 (Rev. 1986)	Water Utility Journal (Class C)
309A (Rev. 1986)	Cash Journal-Municipal Sewage Utility
309B	(long form with insert)
319 (Rev. 1986)	Water Utility Simplified Cash Journal (Class C)
323 (Rev. 1966)	Simplified Cash Journal-Municipal Sewage Utility
329A (Rev. 1966)	Municipal Sewage Utility Voucher Register
329B	(long form with insert)

Form revisions will be mailed in July, 1997. However, water and wastewater (sewage) utilities will not be required to implement such changes until January 1, 1998. Detailed instructions on implementing such changes will be distributed throughout the year.

UNIFORM SYSTEM OF ACCOUNTS FOR UTILITIES

Water, Wastewater, Electric and Gas Utilities

Municipally owned water, wastewater (sewage), electric and gas utilities are required to use the systems of accounts published by the National Association of Regulatory Utility Commissioners.

Water and wastewater (sewage) utilities are divided into three classes, A, B, and C.

Electric and gas utilities are divided into four classes, A, B, C and D.

In accordance with the instructions found in the Uniform Systems of Accounts, the class to which any utility belongs shall originally be determined by the average of its annual operating revenues for the last three consecutive years. Subsequent changes in classification shall be made when the annual operating revenues for each of the three immediately preceding years shall exceed the upper limit, or be less than the lower limit of the annual operating revenues of the classification previously applicable to the utility.

The Uniform System of Accounts pertaining to any particular type or class of utility may be obtained by writing:

National Association of Regulatory
Utility Commissioners
1201 Constitution Avenue N.W.
Suite 1102
Post Office Box 684
Washington, D.C. 20044-0684
(202) 898-2200

The accounting manuals classify utilities according to their annual operating revenues as follows. For your information, the prices of the manuals are also listed.

	Manual Cost
Water Utilities	
Class A - $1,000,000 or More	$ 25.00
Class B - $ 200,000 or More But Less Than $1,000,000	$ 15.00
Class C - Less than $200,000	$ 15.00
Wastewater (Sewage) Utilities	
Class A - $1,000,000 or More	$ 26.00
Class B - $ 200,000 or More But Less Than $1,000,000	$ 21.00
Class C - Less Than $ 200,000	$ 16.00
Electric and Gas Utilities	
Class A - $2,500,000 or More	$ 6.00
Class B - $1,000,000 or More But Less Than $2,500,000	$ 6.00
Class C - $ 250,000 or More But Less Than $1,000,000	$ 5.00
Class D - $ 25,000 or More But Less Than $ 250,000	$ 5.00

PAYMENTS TO BANKS OF COMPENSATION DUE EMPLOYEES

Pursuant to IC 5-10-9, an employee of a municipal corporation may make a written request that any compensation due him from the municipal corporation be deposited to his account in a bank or trust company.

The statute further provides the fiscal officer on receipt of request may: (1) draw a check in favor of the bank or trust company set forth in the request for the credit of the employee; or (2) in the event more than one employee of the same municipal corporation designates the same bank or trust company, draw a single check in favor of the bank or trust company for the total amount due the employees. The fiscal officer shall prepare a single check in favor of the bank or trust company for the total amount due the employees and transmit the check to the bank or trust company identifying each employee and the amount to be deposited in each employee's account.

It appears if an employee wishes the municipal fiscal officer to transmit his or her compensation to a bank, a written request must be furnished to the fiscal officer. The written request should clearly indicate the bank or trust company and the period of time to be covered.

SPECIAL FUEL TAXES

Please note the Indiana Department of Revenue's latest guidelines are contained in the Special Fuel Tax Compliance Manual, dated October 1, 1996 and in the April 4, 1996 Special Fuel Licensing and Reporting Changes Notice. The guidelines concern the taxation, licensing, and reporting on special fuels. Please note the April 4, 1996 Notice states in part "Effective July 1, 1996, persons who qualify as dyed fuel users will be registered with the Department and will be required to file monthly returns."

Inquiries may be directed to the Department of Revenue, Special Tax Division, at (317) 232-1870 or (317) 232-1860.

Questions pertaining to Federal requirements including the federal diesel tax exemption under Section 4082 of the Internal Revenue Code to operate motor vehicles on highways with dyed fuel should be directed to the Internal Revenue Service at 1-800-829-1040.

Please contact these agencies for any applicable questions if your city or town uses special fuels.

APPROPRIATIONS FOR FEDERAL AND STATE FUNDS

When federal funds are provided directly by the federal government to a local governmental unit or through a state agency for any program or project, questions arise as to whether such funds must be appropriated. We also receive many questions relating to appropriation requirements for state grants or projects. We have reviewed these situations with the State Board of Tax Commissioners and the following procedures shall be followed.

Advance Grants

(1) Where funds are "advanced" directly to the governmental unit by the federal or state government for a specific purpose prior to making any disbursements by the unit, the money is placed in a separateproject fund, and disbursments are subsequently made from that fund, no appropriation of the federal or state funds is required.

(2) Where federal funds are "advanced" to the local governmental unit through a state agency or department with no state funds added thereto prior to making any disbursements, the money is placed in a seperate project fund, and subsequent disbursement made from that fund, no appropriation of the federal funds is required.

(3) Where federal funds are "advanced" to the local governmental unit by a state agency or department and state funds are included along with the federal funds in one check or voucher, the funds are for a specific purpose, the money placed in a separate project fund, and disbursements made from that fund, no appropriation is required for the combined total (i.e., federal and state) prior to any disbursements being made from that project fund.

(4) Where state funds are "advanced" to a local governmental unit through a state agency or department with no federal funds added thereto prior to making any disbursements, the money placed in a separate project fund with subsequent disbursements made from that fund, no appropriation of the state funds is required.

Reimbursement Grants

(1) Where a federal grant provides for payments to be made directly to a local governmental unit on a "reimbursement" basis after payment of expenses by the city or town, the entire amount of the federal program or project must be budgeted and appropriated in the regular manner. Unless otherwise required under the terms of the grant, no separate fund for the project or program must be established. In this situation the budget and appropriation would be made within the proper fund and department of the municipality.

(2) Where the federal grant provides for payments to be made on a "reimbursement" basis by a state department or agency with no state funds added after payment of such expenses by the city or town, the entire costs of the federal program or project must be budgeted and appropriated in the regular manner.

APPROPRIATIONS FOR FEDERAL AND STATE FUNDS
(Continued)

Reimbursement Grants (Continued)

(3) Where the federal grant provides for payments to be made on a "reimbursement" basis along with state funds by a state agency after payment of expenses by the city and town, the entire cost of the federal program or project (i.e., state and federal) must be budgeted and appropriated in the regular manner.

(4) Where a state grant provides for payments to be made on a "reimbursement" basis to a local unit by a state agency after payment of expenses by the city or town, the entire cost of the state program or grant must be budgeted and appropriated in the regular manner.

Matching Grants

(1) When a federal or state grant or program requires expenditures or "matching" funds to be provided from a city or town fund, an appropriation must be obtained for the amount of such expenditures or local matching funds. Individual program requirements will dictate whether the appropriation should be obtained within the applicable city or town fund for expenditures therefrom or whether an appropriation should be obtained with the applicable city or town fund for a transfer to a required separate fund. This matter should be set out in the terms and conditions entered into between officials of the local municipality and officials of the federal or state agency.

To summarize, no appropriations of federal or state funds are necessary: (1) when advanced directly from the federal or state government for a specific purpose prior to making disbursements, and the money is placed in a separate project fund with disbursements made from that fund; or, (2) when federal or state funds are received in advance through a state agency for a specific purpose prior to making disbursements and the money is placed in a separate project fund with disbursements made from that fund.

In all other instances, federal and state funds must be appropriated.

Historically, the State Board of Accounts has recommended when in doubt obtain an appropriation.

REIMBURSEMENT OF TRAVEL EXPENSE FOR SPOUSE

State statutes authorize reimbursement of business travel expenses when a municipal official or employee is in travel status on behalf of the municipality. This authorization includes mileage reimbursement for use of a personal automobile when used for municipal purposes.

There are only a few instances wherein state statutes provide for travel expense reimbursements by a governmental unit for individuals other than officials or employees of the governmental unit. Almost all such statutes are related to reimbursing travel costs for interview of a prospective employee of a governmental unit. We know of no such permissive statutes for a municipality.

Under Home Rule, there could be instances wherein spouses' travel expenses have been reimbursed from a "promotion of business" appropriation. This would be proper only if the enabling Home Rule ordinance makes such provision.

In the absence of statutory authority or a "Home Rule" authorizing ordinance, an audit exception would be taken when expenses for spouses' travel costs are paid from public funds. (Of course this assumes the spouse is not also an official or employee of the governmental unit.)

COMPENSATORY TIME OFF

The following article was contributed by the Indianapolis
Office of the Wage and Hour Division of the Department of Labor.

Use of Compensatory Time Off Under the Fair Labor Standards Act

The Fair Labor Standards Act (FLSA) is a federal law that sets standards for minimum wage, overtime, and child labor. Under Sec.7(o), public sector employers may provide compensatory time off in lieu of monetary overtime compensatory. The compensatory time off must be at the rate of not less than 1 and 1/2 hours for each overtime hour worked.

As a condition of use of compensatory time off in lieu of overtime payment in cash, an agreement or understanding must be reached prior to performance of the work. Such an agreement may involve a collective bargaining agreement, a memorandum of understanding, or any other type of agreement between the public agency and the employee's representative. (If the employees do not have a representative, then the agreement must be between the public agency and the individual employee.) The agreement may contain provisions that address the preservation, use or cashing out of compensatory time, as long as they are consistent with Sec. 7(o).

Use of Compensatory Time Off Under the Fair Labor Standards Act (Continued)

As an example, if an agreement specifically provides that an employee must use accrued compensatory time prior to the use of vacation leave, then this policy would be within the FLSA, assuming that employees have knowingly and voluntarily agreed to such a provision freely and without coercion or pressure. On the other hand, if the compensatory agreement did not specifically address that issue, then the employer could not require an employee to take their accrued compensatory time prior to vacation leave.

Here's a different type of example: An agreement states that requests for compensatory time off have to submitted with adequate advance notice and that management will approve them based on scheduling needs, allowing only one employee off per shift. Sec. 7(o)(5) of FLSA says that requests for use of compensatory time off will be permitted within a "reasonable period", if such use does not "unduly disrupt" the operations of the agency. In this example, the agreement would be inconsistent with the FLSA since it would allow for the denial of a request for reasons other than unduly disrupting the operations of the agency.

Remember, there are ceilings on how much FLSA compensatory time off an employee may accumulate:

480 hours of compensatory time off (representing 320 overtime hours worked) for employees engaged in public safety, emergency response, or seasonal activity.

240 hours of compensatory time off (representing 160 overtime hours worked) for all other employees.

When employees reach these ceilings, any additional overtime that is worked must be paid. FLSA compensatory time off stays on the books until the employee uses the time or until it is paid out. Employees cannot "use or lose" compensatory time off.

For answers to other questions on the Fair Labor Standards Act or the Family and Medical Leave Act, contact your nearest U.S. Department of Labor, Wage and Hour office: Indianapolis: 317-226-6801; South Bend: 219-236-8331.

RATES for LEGAL ADVERTISING

Effective January 1, 1997

The following rates, effective January 1, 1997, were computed based upon the statutorily authorized 5% maximum increase allowed by P.L. 64-1995. Any percentage increase other than the 5% will require a separate computation by the State Board of Accounts. Any publisher that has not chosen to increase rates at all will continue to use the rate schedule that was effective January 1, 1988.

7 Em Column

Type Size	Number of Insertions 1	2	3	4
5.5	0.222	0.334	0.445	0.556
6	0.204	0.306	0.408	0.510
6.5	0.188	0.282	0.376	0.470
7	0.175	0.262	0.349	0.437
7.5	0.163	0.245	0.326	0.408
8	0.153	0.229	0.306	0.382
9	0.136	0.204	0.272	0.340
10	0.122	0.183	0.245	0.306
12	0.102	0.153	0.204	0.255
Rate/Square	3.64	5.46	7.28	9.10

7.4 Em Column

Type Size	Number of Insertions 1	2	3	4
5.5	0.235	0.353	0.470	0.588
6	0.215	0.323	0.431	0.539
6.5	0.199	0.298	0.398	0.497
7	0.185	0.277	0.369	0.462
7.5	0.172	0.259	0.345	0.431
8	0.162	0.242	0.323	0.404
9	0.144	0.215	0.287	0.359
10	0.129	0.194	0.259	0.323
12	0.108	0.162	0.215	0.269
Rate/Square	3.64	5.46	7.28	9.10

7.83 Em Column

Type Size	Number of Insertions 1	2	3	4
5.5	0.249	0.373	0.497	0.622
6	0.228	0.342	0.456	0.570
6.5	0.210	0.316	0.421	0.526
7	0.195	0.293	0.391	0.489
7.5	0.182	0.274	0.365	0.456
8	0.171	0.257	0.342	0.428
9	0.152	0.228	0.304	0.380
10	0.137	0.205	0.274	0.342
12	0.114	0.171	0.228	0.285
Rate/Square	3.64	5.46	7.28	9.10

8 Em Column

Type Size	Number of Insertions 1	2	3	4
5.5	0.254	0.381	0.508	0.635
6	0.233	0.349	0.466	0.582
6.5	0.215	0.323	0.430	0.538
7	0.200	0.300	0.399	0.499
7.5	0.186	0.280	0.373	0.466
8	0.175	0.262	0.349	0.437
9	0.155	0.233	0.311	0.388
10	0.140	0.210	0.280	0.349
12	0.116	0.175	0.233	0.291
Rate/Square	3.64	5.46	7.28	9.10

8.2 Em Column

Type Size	Number of Insertions 1	2	3	4
5.5	0.260	0.391	0.521	0.651
6	0.239	0.358	0.478	0.597
6.5	0.220	0.331	0.441	0.551
7	0.205	0.307	0.409	0.512
7.5	0.191	0.287	0.382	0.478
8	0.179	0.269	0.358	0.448
9	0.159	0.239	0.318	0.398
10	0.143	0.215	0.287	0.358
12	0.119	0.179	0.239	0.298
Rate/Square	3.64	5.46	7.28	9.10

8.3 Em Column

Type Size	Number of Insertions 1	2	3	4
5.5	0.264	0.396	0.527	0.659
6	0.242	0.363	0.483	0.604
6.5	0.223	0.335	0.446	0.558
7	0.207	0.311	0.414	0.518
7.5	0.193	0.290	0.387	0.483
8	0.181	0.272	0.363	0.453
9	0.161	0.242	0.322	0.403
10	0.145	0.218	0.290	0.363
12	0.121	0.181	0.242	0.302
Rate/Square	3.64	5.46	7.28	9.10

8.4 Em Column

Type Size	Number of Insertions 1	2	3	4
5.5	0.267	0.400	0.534	0.667
6	0.245	0.367	0.489	0.612
6.5	0.226	0.339	0.452	0.564
7	0.210	0.314	0.419	0.524
7.5	0.196	0.294	0.391	0.489
8	0.183	0.275	0.367	0.459
9	0.163	0.245	0.326	0.408
10	0.147	0.220	0.294	0.367
12	0.122	0.183	0.245	0.306
Rate/Square	3.64	5.46	7.28	9.10

8.5 Em Column

Type Size	Number of Insertions 1	2	3	4
5.5	0.270	0.405	0.540	0.675
6	0.248	0.371	0.495	0.619
6.5	0.228	0.343	0.457	0.571
7	0.212	0.318	0.424	0.530
7.5	0.198	0.297	0.396	0.495
8	0.186	0.278	0.371	0.464
9	0.165	0.248	0.330	0.413
10	0.149	0.223	0.297	0.371
12	0.124	0.186	0.248	0.309
Rate/Square	3.64	5.46	7.28	9.10

8.6 Em Column

Type Size	Number of Insertions 1	2	3	4
5.5	0.273	0.410	0.546	0.683
6	0.250	0.376	0.501	0.626
6.5	0.231	0.347	0.462	0.578
7	0.215	0.322	0.429	0.537
7.5	0.200	0.301	0.401	0.501
8	0.188	0.282	0.376	0.470
9	0.167	0.250	0.334	0.417
10	0.150	0.225	0.301	0.376
12	0.125	0.188	0.250	0.313
Rate/Square	3.64	5.46	7.28	9.10

8.75 Em Column

Type Size	Number of Insertions 1	2	3	4
5.5	0.278	0.417	0.556	0.695
6	0.255	0.382	0.510	0.637
6.5	0.235	0.353	0.470	0.588
7	0.218	0.328	0.437	0.546
7.5	0.204	0.306	0.408	0.510
8	0.191	0.287	0.382	0.478
9	0.170	0.255	0.340	0.425
10	0.153	0.229	0.306	0.382
12	0.127	0.191	0.255	0.319
Rate/Square	3.64	5.46	7.28	9.10

8.8 Em Column

Type Size	Number of Insertions 1	2	3	4
5.5	0.280	0.419	0.559	0.699
6	0.256	0.384	0.513	0.641
6.5	0.237	0.355	0.473	0.591
7	0.220	0.329	0.439	0.549
7.5	0.205	0.308	0.410	0.513
8	0.192	0.288	0.384	0.480
9	0.171	0.256	0.342	0.427
10	0.154	0.231	0.308	0.384
12	0.128	0.192	0.256	0.320
Rate/Square	3.64	5.46	7.28	9.10

8.9 Em Column

Type Size	Number of Insertions 1	2	3	4
5.5	0.283	0.424	0.565	0.707
6	0.259	0.389	0.518	0.648
6.5	0.239	0.359	0.478	0.598
7	0.222	0.333	0.444	0.555
7.5	0.207	0.311	0.415	0.518
8	0.194	0.292	0.389	0.486
9	0.173	0.259	0.346	0.432
10	0.156	0.233	0.311	0.389
12	0.130	0.194	0.259	0.324
Rate/Square	3.64	5.46	7.28	9.10

9 Em Column

Type Size	Number of Insertions 1	2	3	4
5.5	0.286	0.429	0.572	0.715
6	0.262	0.393	0.524	0.655
6.5	0.242	0.363	0.484	0.605
7	0.225	0.337	0.449	0.562
7.5	0.210	0.314	0.419	0.524
8	0.197	0.295	0.393	0.491
9	0.175	0.262	0.349	0.437
10	0.157	0.236	0.314	0.393
12	0.131	0.197	0.262	0.328
Rate/Square	3.64	5.46	7.28	9.10

9.3 Em Column

Type Size	Number of Insertions 1	2	3	4
5.5	0.295	0.443	0.591	0.739
6	0.271	0.406	0.542	0.677
6.5	0.250	0.375	0.500	0.625
7	0.232	0.348	0.464	0.580
7.5	0.217	0.325	0.433	0.542
8	0.203	0.305	0.406	0.508
9	0.181	0.271	0.361	0.451
10	0.162	0.244	0.325	0.406
12	0.135	0.203	0.271	0.339
Rate/Square	3.64	5.46	7.28	9.10

9.5 Em Column

Type Size	Number of Insertions 1	2	3	4
5.5	0.302	0.453	0.604	0.754
6	0.277	0.415	0.553	0.692
6.5	0.255	0.383	0.511	0.638
7	0.237	0.356	0.474	0.593
7.5	0.221	0.332	0.443	0.553
8	0.207	0.311	0.415	0.519
9	0.184	0.277	0.369	0.461
10	0.166	0.249	0.332	0.415
12	0.138	0.207	0.277	0.346
Rate/Square	3.64	5.46	7.28	9.10

9.6 Em Column

Type Size	Number of Insertions 1	2	3	4
5.5	0.305	0.457	0.610	0.762
6	0.280	0.419	0.559	0.699
6.5	0.258	0.387	0.516	0.645
7	0.240	0.359	0.479	0.599
7.5	0.224	0.335	0.447	0.559
8	0.210	0.314	0.419	0.524
9	0.186	0.280	0.373	0.466
10	0.168	0.252	0.335	0.419
12	0.140	0.210	0.280	0.349
Rate/Square	3.64	5.46	7.28	9.10

9.9 Em Column

Type Size	Number of Insertions 1	2	3	4
5.5	0.314	0.472	0.629	0.786
6	0.288	0.432	0.577	0.721
6.5	0.266	0.399	0.532	0.665
7	0.247	0.371	0.494	0.618
7.5	0.231	0.346	0.461	0.577
8	0.216	0.324	0.432	0.541
9	0.192	0.288	0.384	0.480
10	0.173	0.259	0.346	0.432
12	0.144	0.216	0.288	0.360
Rate/Square	3.64	5.46	7.28	9.10

10 Em Column

Type Size	Number of Insertions 1	2	3	4
5.5	0.318	0.477	0.635	0.794
6	0.291	0.437	0.582	0.728
6.5	0.269	0.403	0.538	0.672
7	0.250	0.374	0.499	0.624
7.5	0.233	0.349	0.466	0.582
8	0.218	0.328	0.437	0.546
9	0.194	0.291	0.388	0.485
10	0.175	0.262	0.349	0.437
12	0.146	0.218	0.291	0.364
Rate/Square	3.64	5.46	7.28	9.10

10.5 Em Column

Type Size	Number of Insertions 1	2	3	4
5.5	0.334	0.500	0.667	0.834
6	0.306	0.459	0.612	0.764
6.5	0.282	0.423	0.564	0.706
7	0.262	0.393	0.524	0.655
7.5	0.245	0.367	0.489	0.612
8	0.229	0.344	0.459	0.573
9	0.204	0.306	0.408	0.510
10	0.183	0.275	0.367	0.459
12	0.153	0.229	0.306	0.382
Rate/Square	3.64	5.46	7.28	9.10

11 Em Column

Type Size	Number of Insertions 1	2	3	4
5.5	0.349	0.524	0.699	0.874
6	0.320	0.480	0.641	0.801
6.5	0.296	0.444	0.591	0.739
7	0.275	0.412	0.549	0.686
7.5	0.256	0.384	0.513	0.641
8	0.240	0.360	0.480	0.601
9	0.214	0.320	0.427	0.534
10	0.192	0.288	0.384	0.480
12	0.160	0.240	0.320	0.400
Rate/Square	3.64	5.46	7.28	9.10

11.25 Em Column

Type Size	Number of Insertions 1	2	3	4
5.5	0.357	0.536	0.715	0.893
6	0.328	0.491	0.655	0.819
6.5	0.302	0.454	0.605	0.756
7	0.281	0.421	0.562	0.702
7.5	0.262	0.393	0.524	0.655
8	0.246	0.369	0.491	0.614
9	0.218	0.328	0.437	0.546
10	0.197	0.295	0.393	0.491
12	0.164	0.246	0.328	0.410
Rate/Square	3.64	5.46	7.28	9.10

11.5 Em Column

Type Size	Number of Insertions 1	2	3	4
5.5	0.365	0.548	0.731	0.913
6	0.335	0.502	0.670	0.837
6.5	0.309	0.464	0.618	0.773
7	0.287	0.431	0.574	0.718
7.5	0.268	0.402	0.536	0.670
8	0.251	0.377	0.502	0.628
9	0.223	0.335	0.447	0.558
10	0.201	0.301	0.402	0.502
12	0.167	0.251	0.335	0.419
Rate/Square	3.64	5.46	7.28	9.10

12 Em Column

Type Size	Number of Insertions 1	2	3	4
5.5	0.381	0.572	0.762	0.953
6	0.349	0.524	0.699	0.874
6.5	0.323	0.484	0.645	0.806
7	0.300	0.449	0.599	0.749
7.5	0.280	0.419	0.559	0.699
8	0.262	0.393	0.524	0.655
9	0.233	0.349	0.466	0.582
10	0.210	0.314	0.419	0.524
12	0.175	0.262	0.349	0.437
Rate/Square	3.64	5.46	7.28	9.10

12.2 Em Column

Type Size	Number of Insertions 1	2	3	4
5.5	0.388	0.581	0.775	0.969
6	0.355	0.533	0.711	0.888
6.5	0.328	0.492	0.656	0.820
7	0.305	0.457	0.609	0.761
7.5	0.284	0.426	0.568	0.711
8	0.266	0.400	0.533	0.666
9	0.237	0.355	0.474	0.592
10	0.213	0.320	0.426	0.533
12	0.178	0.266	0.355	0.444
Rate/Square	3.64	5.46	7.28	9.10

12.4 Em Column

Type Size	Number of Insertions 1	2	3	4
5.5	0.394	0.591	0.788	0.985
6	0.361	0.542	0.722	0.903
6.5	0.333	0.500	0.667	0.833
7	0.310	0.464	0.619	0.774
7.5	0.289	0.433	0.578	0.722
8	0.271	0.406	0.542	0.677
9	0.241	0.361	0.481	0.602
10	0.217	0.325	0.433	0.542
12	0.181	0.271	0.361	0.451
Rate/Square	3.64	5.46	7.28	9.10

12.41 Em Column

Type Size	Number of Insertions 1	2	3	4
5.5	0.394	0.591	0.788	0.986
6	0.361	0.542	0.723	0.903
6.5	0.334	0.500	0.667	0.834
7	0.310	0.465	0.620	0.774
7.5	0.289	0.434	0.578	0.723
8	0.271	0.407	0.542	0.678
9	0.241	0.361	0.482	0.602
10	0.217	0.325	0.434	0.542
12	0.181	0.271	0.361	0.452
Rate/Square	3.64	5.46	7.28	9.10

12.5 Em Column

Type Size	Number of Insertions 1	2	3	4
5.5	0.397	0.596	0.794	0.993
6	0.364	0.546	0.728	0.910
6.5	0.336	0.504	0.672	0.840
7	0.312	0.468	0.624	0.780
7.5	0.291	0.437	0.582	0.728
8	0.273	0.410	0.546	0.683
9	0.243	0.364	0.485	0.607
10	0.218	0.328	0.437	0.546
12	0.182	0.273	0.364	0.455
Rate/Square	3.64	5.46	7.28	9.10

13 Em Column

Type Size	Number of Insertions 1	2	3	4
5.5	0.413	0.619	0.826	1.032
6	0.379	0.568	0.757	0.946
6.5	0.349	0.524	0.699	0.874
7	0.324	0.487	0.649	0.811
7.5	0.303	0.454	0.606	0.757
8	0.284	0.426	0.568	0.710
9	0.252	0.379	0.505	0.631
10	0.227	0.341	0.454	0.568
12	0.189	0.284	0.379	0.473
Rate/Square	3.64	5.46	7.28	9.10

13.5 Em Column

Type Size	Number of Insertions 1	2	3	4
5.5	0.429	0.643	0.858	1.072
6	0.393	0.590	0.786	0.983
6.5	0.363	0.544	0.726	0.907
7	0.337	0.505	0.674	0.842
7.5	0.314	0.472	0.629	0.786
8	0.295	0.442	0.590	0.737
9	0.262	0.393	0.524	0.655
10	0.236	0.354	0.472	0.590
12	0.197	0.295	0.393	0.491
Rate/Square	3.64	5.46	7.28	9.10

14 Em Column

Type Size	Number of Insertions 1	2	3	4
5.5	0.445	0.667	0.889	1.112
6	0.408	0.612	0.815	1.019
6.5	0.376	0.564	0.753	0.941
7	0.349	0.524	0.699	0.874
7.5	0.326	0.489	0.652	0.815
8	0.306	0.459	0.612	0.764
9	0.272	0.408	0.544	0.679
10	0.245	0.367	0.489	0.612
12	0.204	0.306	0.408	0.510
Rate/Square	3.64	5.46	7.28	9.10

14.5 Em Column

Type Size	Number of Insertions 1	2	3	4
5.5	0.461	0.691	0.921	1.152
6	0.422	0.633	0.844	1.056
6.5	0.390	0.585	0.780	0.974
7	0.362	0.543	0.724	0.905
7.5	0.338	0.507	0.676	0.844
8	0.317	0.475	0.633	0.792
9	0.281	0.422	0.563	0.704
10	0.253	0.380	0.507	0.633
12	0.211	0.317	0.422	0.528
Rate/Square	3.64	5.46	7.28	9.10

15 Em Column

Type Size	Number of Insertions 1	2	3	4
5.5	0.477	0.715	0.953	1.191
6	0.437	0.655	0.874	1.092
6.5	0.403	0.605	0.806	1.008
7	0.374	0.562	0.749	0.936
7.5	0.349	0.524	0.699	0.874
8	0.328	0.491	0.655	0.819
9	0.291	0.437	0.582	0.728
10	0.262	0.393	0.524	0.655
12	0.218	0.328	0.437	0.546
Rate/Square	3.64	5.46	7.28	9.10

16.5 Em Column

Type Size	Number of Insertions 1	2	3	4
5.5	0.524	0.786	1.048	1.310
6	0.480	0.721	0.961	1.201
6.5	0.444	0.665	0.887	1.109
7	0.412	0.618	0.824	1.030
7.5	0.384	0.577	0.769	0.961
8	0.360	0.541	0.721	0.901
9	0.320	0.480	0.641	0.801
10	0.288	0.432	0.577	0.721
12	0.240	0.360	0.480	0.601
Rate/Square	3.64	5.46	7.28	9.10

17 Em Column

Type Size	Number of Insertions 1	2	3	4
5.5	0.540	0.810	1.080	1.350
6	0.495	0.743	0.990	1.238
6.5	0.457	0.685	0.914	1.142
7	0.424	0.636	0.849	1.061
7.5	0.396	0.594	0.792	0.990
8	0.371	0.557	0.743	0.928
9	0.330	0.495	0.660	0.825
10	0.297	0.446	0.594	0.743
12	0.248	0.371	0.495	0.619
Rate/Square	3.64	5.46	7.28	9.10

18 Em Column

Type Size	Number of Insertions 1	2	3	4
5.5	0.572	0.858	1.144	1.430
6	0.524	0.786	1.048	1.310
6.5	0.484	0.726	0.968	1.210
7	0.449	0.674	0.899	1.123
7.5	0.419	0.629	0.839	1.048
8	0.393	0.590	0.786	0.983
9	0.349	0.524	0.699	0.874
10	0.314	0.472	0.629	0.786
12	0.262	0.393	0.524	0.655
Rate/Square	3.64	5.46	7.28	9.10

20 Em Column

Type Size	Number of Insertions 1	2	3	4
5.5	0.635	0.953	1.271	1.588
6	0.582	0.874	1.165	1.456
6.5	0.538	0.806	1.075	1.344
7	0.499	0.749	0.998	1.248
7.5	0.466	0.699	0.932	1.165
8	0.437	0.655	0.874	1.092
9	0.388	0.582	0.777	0.971
10	0.349	0.524	0.699	0.874
12	0.291	0.437	0.582	0.728
Rate/Square	3.64	5.46	7.28	9.10